

Debtor(s) Melinda RutledgeSS# ***-**-3184Net Monthly Earnings: \$ 2116.36Number of Dependents: 1

I. Plan Payments:

() Debtor(s) proposes to pay a periodic payment of \$ _____ o weekly o biweekly o semi-monthly o monthly into the plan; or
 (x) Payroll deduction order: To Regions Bank for \$ 210.00 o weekly Xbiweekly o semi-monthly o monthly
 Length of plan is approximately 60 months, and the total debt to be paid through the plan is approximately \$ 21,000.00.
☒ Chapter 13 case filing fees will be paid through the chapter 13 trustee assigned to the case.

II. From the payments received, the Trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
N/A			

B. Total ATTORNEY FEE: \$ 3000 ; \$ 300 paid prepetition; \$ 775 to be paid at confirmation and \$ 375 for 3 months then \$ 175 per month until paid in full.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total amount of debt	Amount of regular payment to be paid	Direct Payments to begin: Month/Year	Arrears to be paid by Trustee	Months Included in Arrearage Amount	Proposed Interest Rate Arrearage	Proposed Fixed Payment on Arrearage	Fixed Payment to Begin
CitiFinancial	\$38,295.39	\$577.97 X <input type="checkbox"/> by Trustee <input type="checkbox"/> by Debtor	3/16	\$1,881.00	Thru 2/16	n/a	\$50.00	9/16
		<input type="checkbox"/> by Trustee <input type="checkbox"/> by Debtor						
		<input type="checkbox"/> by Trustee <input type="checkbox"/> by Debtor						

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total amount of debt	Debtor's Value	Unsecured Portion	Description of Collateral	Interest Factor	Proposed fixed payment	Fixed Payment to Begin
CPS	n/a	\$5,253.87	\$7,325.00	n/a	2006 Liberty	5%	\$170.00	9/16

3. Other Debts not shown in #1 or #2 above which Debtor(s) propose to pay direct:

Name of Creditor	Total amount of debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
N/A				

IV. Special Provisions. Pursuant to Administrative Order 05-09, the adequate protection payments scheduled in section (2) shall be paid as post-petition/pre-confirmation adequate protection payments by the Chapter 13 Trustee. Attorney fees for debtor's attorney shall be paid with monthly fixed payments pursuant to Administrative Order 11-01.

- [x] This is an original plan.
 [] This is an amended plan replacing plan dated _____.
 [x] This plan proposes to pay unsecured creditors 100 %.
 [] Other Provisions:

Attorney for the Debtor Name/Address/Telephone Number

C. Taylor Crockett

2067 Columbiana Road

Birmingham, AL 35216

Telephone#(205)978-3550

Dated: 2-29-16

Debtor

Debtor